

Electronic Acknowledgement Receipt

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Application Number:	10697114
International Application Number:	
Confirmation Number:	8439
Title of Invention:	Electronic payments with risk based selection of type of debiting of the payer's deposit account
First Named Inventor/Applicant Name:	Peter J. Kight
Customer Number:	29052
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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)	Multi Part /.zip	Pages (if appl.)
1		DOC032.PDF	512150	yes	17

	Multipart Description/PDF files in .zip description				
	Document Description		Start	End	
	Preliminary Amendment		1	1	
	Specification		2	2	
	Abstract		3	3	
	Claims		4	16	
	Applicant Arguments/Remarks Made in an Amendment		17	17	
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2	Miscellaneous Incoming Letter	DOC033.PDF	51953	no	2
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3	Information Disclosure Statement (IDS) Filed	SUPPLEMENTALIDS-08A-1.pdf	885282	no	10
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Information:					
4	Information Disclosure Statement (IDS) Filed	SUPPLEMENTALIDS-08-2.pdf	721844	no	4
Warnings:					
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5	Foreign Reference	WO9109370-1.pdf	3944500	no	126
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Information:					
6	Foreign Reference	WO9109370-2.pdf	1753938	no	78
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7	Foreign Reference	JAPANESEABSTRACT.pdf	260822	no	8
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8	NPL Documents	DECMARKJOHNSON.pdf	243785	no	5
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10	NPL Documents	WHITE.pdf	337004	no	3
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Information:					
11	NPL Documents	STREETER.pdf	277502	no	5
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12	NPL Documents	BLATTBERG.pdf	773698	no	11
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17	NPL Documents	FRANCIS.pdf	2641669	no	25
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18	NPL Documents	OFFICIALROUTING.pdf	787020	no	22
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20	NPL Documents	GULLO.pdf	108913	no	2
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21	NPL Documents	ANONYMOUS.pdf	49076	no	2
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22	NPL Documents	TYSON.pdf	132457	no	3
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23	NPL Documents	BANKERS-MAGAZINE.pdf	224029	no	3
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24	NPL Documents	BANKSCREDITUNION.pdf	114465	no	2
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25	NPL Documents	BILLHOWARD.pdf	195679	no	3
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26	NPL Documents	DUNKIN.pdf	48631	no	1
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27	NPL Documents	CHURBUCK.pdf	112649	no	2
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28	NPL Documents	SHIPLEY-CHRIS.pdf	139386	no	3
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29	NPL Documents	SHIPLEYELECTRONIC.pdf	108563	no	2
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If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

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